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Review Article

## **Impact of the Microcredit on Women Empowerment with special reference to Malda and Uttar Dinajpur District, West Bengal**

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### **ABSTRACT**

Micro credit has provided the platform for women an opportunity to become agents of change. It has been instrumental in empowerment by enabling women to work together in collective agency. The microcredit strategy, combined with savings and credit, has enabled women to get the benefit economically by monetizing their contributions. Micro credit enables women to be the agents of the transformation of a domestic activity for household consumption into a commercial activity for sale.

**Keywords:** Microcredit, Empowerment, Women, West Bengal

### **INTRODUCTION:**

Women perform the micro credit activity within the homely atmosphere; the nature of the productive activity has been changed from being private production to commercial production. Therefore, this transformation was carried out through the medium of women's own credit utilization; women thereby remained not just the labourers, but were also identified as the agents of that transformation. It acquired social recognition and prestige through women's own self-recognition as income earners.

### **EXPOSURE BY VARIOUS MASS MEDIA:**

It has been reported that women have been aware about their rights by exposing to various mass media for that they could participate in protesting.

In this research study, 66.78% women said that they are influenced by the mass media.

### **TYPE OF EXPOSURE**

The women are influenced by different campaigns associated with the generation of awareness among women regarding the rights. In this aspect, the advertisements, local papers, leaflets, posters, banners, and other electronic media have played a crucial role.

## **IMPACT OF CREDIT**

Microcredit is the attempt to promote direct participation of women in the economy by providing financial services. Credit strategy has helped women to build up for micro enterprises. High literacy and knowledge levels are not a prerequisite for starting this enterprise. Microcredit is a scheme for unemployed people who do not have any source of income and want to generate their income. It has successfully enabled extremely impoverished people (mostly women) to engage in self-employment projects that allow them to generate an income and begin to build wealth and to remove poverty though in slow rate. The impact of microcredit has been very positive.

## **SOCIAL IMPACT**

### **Self-dependency**

They have used the credit for fulfillment of multipurpose needs and demands. It has been observed that a larger share of credit by women have been utilized for repayment of credit, investment in own business and fulfillment of family needs, demands and meeting of own desires. So, they have become now self-dependent due to their personal income in cash economy. They have not to be dependent on other family members to meet own needs and desires.

### **Linkage with the Markets**

Markets were mostly taboo area of women. Women are now producing for the market; their economic roles provide them the links to the market as buyers and as sellers both. In market linkage, women either collectively handle or individually handle all economic affairs with or without other family members. This linkage improves their bargaining power in transaction of price and exchanging of products. It also provides more exposure and mobility by communicating with persons of different nature, character and opinions, sharing their ideas, opinions, constraints and problems. This interaction in turn diminishes poverty of knowledge among women.

### **Participation at different village and community services**

Women members in the group have participated actively in different village and community services escaping from the private domain of the home. They directly have participated at literacy campaign, distribution of sanitary in the rural families and giving a lesson about the maintenance of health and hygiene, creating awareness among women in order to receive proper rights and privileges from the society, different community and village level meetings etc.

### **Increase of Awareness Level**

Women participating in the credit strategy through collective activities have been aware of their rights and privileges. Their mobility and networking have made them aware about their socio-economic reality. They now claim their rights and privileges accorded to the Indian constitution. Most women have received housing facility from the Govt, scheme of Indira Awas Yojana. They interact and communicate different officials of block level and district level for getting maximum opportunity of the microcredit strategy and their own entrepreneurial efforts, from where they have got the information about different welfare schemes for themselves and they provide maximum effort to capture these benefits without any male support. Microcredit association also have promoted social awareness among rural women by participation of them at village welfare campaigns like polio and vaccine programme, sanitary distribution, literacy campaign, protest against any violation faced by women in the household and village etc. Most women actively have participated in these programmes.

## **POLITICAL IMPACT**

### **Building of Capacity to Take Leadership**

Women at group level activity must take the leading role to get proper benefit of SGSY. Members in the group elect president, treasurer, and secretary on rotation basis for smooth functioning of the group. Therefore, these elected members gain the power to motivate, influence, and promote the group members in maintaining solidarity, cohesion and friendship among themselves. This ability of networking and leadership have made them more confident and fearless to take leading role in broad range of activities, like developing infrastructure in the village, protesting against any injustice faced by women, solving family violence, and filling nomination at Panchayat election etc.

## **EMPOWERMENT OF WOMEN**

It is evidence for the women, access to financial services have brought new avenue for economic upliftment with self-confidence and empowerment. In engaging at credit-oriented business enterprise, women have economically, socially and politically empowered. They have been able to mobilize capital, and in the process, they have acquired skills that have enhanced their economic, social and political power by facilitation of training and capacity building with additional inputs. The women are also respected by the others in the family, because their independent earnings are contributing to household income, expenditure and savings. Therefore, after involving in the strategy, the family wealth has been increased. They are recognized by their performances at the community also. This strategy is very effective for the empowerment of poor in rural areas because it contributes a lot for the capacity building and helps them to participate in solving common problems by making their own decisions. Economic empowerment is one approach to enable people to realize their inherent knowledge, skills and competencies for creation of small business enterprises.

They are socially empowered by greater mobility, networking with others at meetings, seminars, exhibitions etc., opportunity to learn new customs and habits, opportunity for self-development and family welfare, inspiring to take up business, fight against conservative attitudes and taboos, confidence to hold leadership positions.

### **CONCLUSION:**

They are also politically empowered to protest against injustice and capability to take leading role in community services etc. Their empowerment is expressed in their attitudes regarding education, health, nutrition, women in difficult circumstances, violence against women and rights to girl child etc. All the respondents agreed that the strategy develops their ability to find solutions to the problems of daily life, their caring and cooperative approach to others, and their interesting management capabilities. It is striking to note that an uneducated people have become a good manager.

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